

**UNITED STATES BANKRUPTCY COURT  
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:	Case No. 10-13689-MLB
Emilie V. Padiernos	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2010.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/17/2011.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,795.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,875.35
Less amount refunded to debtor	\$9,214.82
<b>NET RECEIPTS:</b>	<b>\$14,660.53</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$274.00
Trustee Expenses & Compensation	\$831.58
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$1,105.58</b>
Attorney fees paid and disclosed by debtor:	\$1,900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
600 University St #2200 Seattle, WA 9810	Unsecured	NA	NA	NA	0.00	0.00
Allied Interstate Inc	Unsecured	85.00	NA	NA	0.00	0.00
AMICA MUTUAL INSURANCE	Unsecured	1,770.00	NA	NA	0.00	0.00
Applied Card Bank	Unsecured	2,335.00	NA	NA	0.00	0.00
ASCENSION CAPITAL GROUP	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
Bureau of Collection Recovery	Unsecured	2,716.82	NA	NA	0.00	0.00
Candica LLC	Unsecured	1,648.00	0.00	1,648.00	0.00	0.00
CAPITAL MANAGEMENT	Unsecured	1,648.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	23,012.00	23,518.37	23,518.37	0.00	2,736.95
Capital One Bank	Unsecured	1,478.00	0.00	1,490.04	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	NA	NA	0.00	0.00
Christina Latta Henry	Unsecured	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	930.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	1,121.00	NA	NA	0.00	0.00
Creditcontrol	Unsecured	923.16	NA	NA	0.00	0.00
FINANCIAL RECOVERY SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	267,483.49	10,818.00	10,818.00	0.00
HSBC MORTGAGE SERVICES	Secured	42,412.21	267,483.49	56,040.81	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	0.00	1,078.86	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	0.00	510.00	0.00	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,023.00	0.00	3,022.82	0.00	0.00
OLIPHANT FINANCIAL CORP	Unsecured	NA	0.00	291.96	0.00	0.00
PHILLIPS MANAGEMENT	Secured	2,200.00	1,475.74	3,666.67	0.00	0.00
PHILLIPS MANAGEMENT	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	849.00	0.00	807.47	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	13,014.00	0.00	13,014.67	0.00	0.00
Recovery Management Systems Corp	Unsecured	0.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,976.00	0.00	1,976.94	0.00	0.00
Suttell & Hammer, P.S.	Unsecured	0.00	NA	NA	0.00	0.00
US TREASURY/IRS	Priority	655.00	0.00	658.18	0.00	0.00
US TREASURY/IRS	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$10,818.00	\$10,818.00	\$0.00
Mortgage Arrearage	\$56,040.81	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,518.37	\$0.00	\$2,736.95
All Other Secured	\$3,666.67	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$94,043.85</b>	<b>\$10,818.00</b>	<b>\$2,736.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$658.18	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$658.18</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,840.76</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,105.58</u>
Disbursements to Creditors	<u>\$13,554.95</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,660.53</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/10/2011

By: /s/ K. Michael Fitzgerald

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.